

Claims

1. A method for managing transactions and settlements, performed by a computer network system including a supplier system (7) used by a supplier (5) for
5 issuing electronic invoices; a buyer system (3) used by a buyer (1); a finance system (13, 15 and 17) for managing a supplier bank account of the supplier (5) and a buyer bank account of the buyer (1) and for performing deposit/withdrawal processing of the bank accounts; and a server system (25 (27 and 29)) communicably connected to the supplier system (7), the buyer system (3) and the finance system (13, 15 and 17); characterized
10 in comprising the steps that:

the server system (25 (27 and 29)) receives and registers (1-2) the electronic invoices issued (1-1) from the supplier system (7), each electronic invoice containing an identification code for identifying the each electronic invoice, said identification code being written by the supplier system;

15 the server system (25 (27 and 29)) sends to the buyer system (3) a GUI screen which notifies (5-3) the buyer (1) of at least one of the registered electronic invoices for the buyer (1) and which prompts the buyer (1) to approve (6-3) the notified electronic invoice;

responding to approving (6-3) the notified electronic invoice by the buyer (1)
20 on the GUI screen displayed on the buyer system (3), either of the buyer system (3) or the server system (25 (27 and 29)) issues an electronic payment request (6-4) which contains the identification code as same as that contained in the notified electronic invoice and written by the supplier system, to the finance system (13, 15, 17); and

receiving (6-5) the electronic payment request (6-4), the finance system (13, 15

and 17) performs deposit/withdrawal processing (6-6) of the buyer and supplier bank accounts for settlement of the electronic invoice which is identified by the identification code contained in the received electronic payment request (6-4), and send (3-2 or 3-3) to the supplier system (7) or the server system (25 (27 and 29)) an electronic
5 deposit/withdrawal statement which contains the identification code as same as that contained in the received electronic payment request (6-4), so that the supplier (5) or the server system (25 (27 and 29)) is capable of specifying which electronic invoice have been settled in accordance with the identification code contained in the received deposit/withdrawal statement.

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2. The method according to claim 1, characterized in further comprising the steps that:

the supplier system (7) or the server system (25 (27 and 29)) specifies the settled electronic invoice in accordance with the identification code contained in the
15 deposit/withdrawal statement received (3-2 or 3-3) from the finance system (13, 15 and 17); and

the supplier system (7) or the server system (25 (27 and 29)) removes (3-2 or 3-4) the specified settled electronic invoice from among unsettled electronic invoices which were issued (1-1) from the supplier system (7) or registered (1-2) by the server
20 system (25 (27 and 29)).

3. The method according to claim 1, characterized in further comprising the steps that:

the server system (25 (27 and 29)) prepares a calendar GUI screen which

shows a calendar (37) having spaces for dates;

the server system (25 (27 and 29)) establishes an invoice date relating to the registered electronic invoice for the buyer, and puts (5-2) an invoice mark indicating the registered electronic invoice for the buyer on the space for the established invoice date among the spaces for dates on the calendar (37) of the calendar GUI screen; and

the server system (25 (27 and 29)) sends the calendar GUI screen, which shows the calendar (37) having the invoice mark putted thereon, to a buyer system (3) so that the buyer system (3) displays the calendar GUI screen.

10 4. The method according to claim 3, characterized in further comprising the steps that:

the server system (25 (27 and 29)) establishes a payment date relating to payment for the registered electronic invoice for the buyer, and puts (4-3) a payment mark indicating the payment on the space for the established payment date among the spaces for dates on the calendar (37) of the calendar GUI screen; and

15 the server system (25 (27 and 29)) puts a relationship mark indicating a relationship of correspondence between the payments and the registered electronic invoice, on the calendar (37) of the calendar GUI screen.

20 5. The method according to claim 3, characterized in further comprising the steps that:

the server system (25 (27 and 29)) detects (6-2 or 6-8) the status relating to opening (6-1) or payment (6-6) of the registered electronic invoice for the buyer; and the server system (25 (27 and 29)) changes the invoice mark indicating the

registered electronic invoice for the buyer on the calendar (37) of the calendar GUI screen, in accordance with the detected status.

6. The method according to claim 1, characterized in further comprising the steps that:

5 the server system (25 (27 and 29)) detects (2-1 or @-3) the status relating to opening (6-1) or payment (6-6) of each of a plurality of the registered electronic invoices issued by the supplier system (7); and

 the server system (25 (27 and 29)) informs (2-2 or 2-4) the supplier system (7), the buyer system (3), or the finance system (13, 15 and 17) of the detected status of each of the
10 plurality of the registered electronic invoices.

7. The method according to claim 1, characterized in further comprising the steps that:

 the server system (25 (27 and 29)) detects (2-1 or 2-3) the status relating to opening (6-1) or payment (6-6) of each of a plurality of the registered electronic invoices issued
15 by the supplier system (7); and

 the server system (25 (27 and 29)) prepared a list GUI screen which shows a list of the detected statuses of the plurality of the registered electronic invoices, and send the list GUI screen to the supplier system (7).

20 8. The method according to claim 1, characterized in further comprising the steps that:

 the server system (25 (27 and 29)) manages the status of the registered electronic invoices by updating the status of the electronic invoices in response to the payment request (6-4) issued from the buyer as well as to the notification of

deposit/withdrawal processing or the deposit/withdrawal statement issued from the finance system, respectively; and

the server system (25 (27 and 29)) notifies the supplier system, the buyer system (3), or the finance system (13, 15 and 17) of the status of the managed electronic
5 invoices.

9. The method according to claim 1, characterized in further comprising the steps that:

the server system (25 (27 and 29)) prepares a calendar GUI screen which
10 shows a calendar (37) having spaces for dates;

the server system (25 (27 and 29)) receives (4-2) a deposit/withdrawal statement (4-1) relating to a deposit/withdrawal transaction of the buyer bank account, from the financial system (13), and registers (4-2) the received deposit/withdrawal statement (4-1);

15 the server system (25 (27 and 29)) establishes an deposit/withdrawal date relating to the registered deposit/withdrawal statement (4-1), and puts (4-2) a deposit/withdrawal mark indicating the registered deposit/withdrawal statement (4-1) on the space for the established deposit/withdrawal date among the spaces for dates on the calendar (37) of the calendar GUI screen; and

20 the server system (25 (27 and 29)) sends the calendar GUI screen, which shows said calendar (37) having the deposit/withdrawal mark putted thereon, to a buyer system (3) so that the buyer system (3) displays the calendar GUI screen.

10. The method according to claim 1, characterized in further comprising

the steps that:

the supplier system (7) receives an electronic order from the buyer (1); and

the supplier system (7) issues the electronic invoice for the buyer to the server system (25 (27 and 29) in response to the received electronic order.

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11. A server system (25 (27 and 29) communicably connected to a supplier system (7) used by a supplier (5) for issuing electronic invoices, a buyer system (3) used by a buyer (1), and a finance system (13, 15 and 17) for managing a supplier bank account of the supplier (5) and a buyer bank account of the buyer (1) and for performing deposit/withdrawal processing of the bank accounts, characterized in comprising:

a component (1-2) that receives and registers the electronic invoices issued (1-1) from the supplier system (7), each electronic invoice containing an identification code for identifying the each electronic invoice, said identification code being written by the supplier system;

a component (5-1) that sends to the buyer system (3) a GUI screen which notifies (5-3) the buyer (1) of at least one of the registered electronic invoices for the buyer (1) and which prompts the buyer (1) to approve (6-3) the notified electronic invoice; and

a component that, responding to approving (6-3) the notified electronic invoice by the buyer (1) on the GUI screen displayed on the buyer system (3), allows the buyer system (3) to issue or issues by itself an electronic payment request (6-4) which contains the identification code as same as that contained in the notified electronic invoice and written by the supplier system, to the finance system (13, 15, 17);

whereby, receiving (6-5) the electronic payment request (6-4), the finance system (13, 15 and 17) is capable of performing deposit/withdrawal processing (6-6) of the buyer and supplier bank accounts for settlement of the electronic invoice which is identified by the identification code contained in the received electronic payment request (6-4), and sending (3-2 or 3-3) to the supplier system (7) or the server system (25 (27 and 29)) an electronic deposit/withdrawal statement which contains the identification code as same as that contained in the received electronic payment request (6-4), so that the supplier (5) or the server system (25 (27 and 29)) is capable of specifying which electronic invoice have been settled in accordance with the identification code contained in the received deposit/withdrawal statement.

12. A computer program for a server system (25 (27 and 29) communicably connected to a supplier system (7) used by a supplier (5) for issuing electronic invoices, a buyer system (3) used by a buyer (1), and a finance system (13, 15 and 17) for managing a supplier bank account of the supplier (5) and a buyer bank account of the buyer (1) and for performing deposit/withdrawal processing of the bank accounts, characterized in comprising:

a program segment for carrying out the step of receiving and registering the electronic invoices issued (1-1) from the supplier system (7), each electronic invoice containing an identification code for identifying the each electronic invoice, said identification code being written by the supplier system;

a program segment for carrying out the step of sending to the buyer system (3) a GUI screen which notifies (5-3) the buyer of at least one of the registered electronic invoices for the buyer (1) and which prompts the buyer (1) to approve (6-3) the notified

electronic invoice; and

a program segment for carrying out the step of, in response to approving (6-3) the notified electronic invoice by the buyer (1) on the GUI screen displayed on the buyer system (3), allowing the buyer system (3) to issue or issuing by itself an electronic payment request (6-4) which contains the identification code as same as that
5 contained in the notified electronic invoice and written by the supplier system, to the finance system (13, 15, 17);

whereby, receiving (6-5) the electronic payment request (6-4), the finance system (13, 15 and 17) is capable of performing deposit/withdrawal processing (6-6) of
10 the buyer and supplier bank accounts for settlement of the electronic invoice which is identified by the identification code contained in the received electronic payment request (6-4), and sending (3-2 or 3-3) to the supplier system (7) or the server system (25 (27 and 29)) an electronic deposit/withdrawal statement which contains the identification code as same as that contained in the received electronic payment request
15 (6-4), so that the supplier (5) or the server system (25 (27 and 29)) is capable of specifying which electronic invoice have been settled in accordance with the identification code contained in the received deposit/withdrawal statement.

13. The server system (25 (27 and 29) according to claim 1, characterized in
20 further comprising

a component that manages the status of the registered electronic invoices by updating the status of the electronic invoices in response to the payment request (6-4) issued from the buyer as well as to the notification of deposit/withdrawal processing or the deposit/withdrawal statement issued from the finance system, respectively; and

a component that notifies the supplier system, the buyer system (3), or the finance system (13, 15 and 17) of the status of the managed electronic invoices.: